

Risk Management and Taxpayers Compliance

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Abstract

The problem that continues to exist in the taxing jurisdiction is the level of compliance is still low. The Directorate General of Taxes through tax reform using a risk management approach. The risk management process consists of risk identification, risk measurement, risk mapping, risk management, and control and supervision of risk. Implementation of risk management in the field of taxation is geared towards improving tax compliance. The purpose of this study was to determine the effectiveness of risk management to increase tax compliance. This research was conducted by distributing questionnaires to respondents consisting Account Representative and the taxpayer. The method used is descriptive method. Statistical testing using simple linear regression analysis where its influence the second variables tested by using t test. The results showed the application of risk management to be effective in improving taxpayer compliance. Research proves that the effectiveness of the risk management have influence significantly to taxpayer compliance rate to with positive direction. Risk management information can be used by the tax authorities in determining priorities in supervision, so as to increase tax compliance of the formal and material.

Keywords: Risk Management, Tax Compliance, Taxpayer

I. Introduction

Tax revenue is a picture of people's participation in governance and financing the development. The greater contribution to the development of tax revenue, the tax has been withheld from the public is returned indirectly to the public in the form of the provision of public facilities and infrastructure, provide jobs, provide a sense of security and comfort. Based on the Financial Memorandum of Fiscal Year 2008-2012, it is known that tax revenue has always contributed very big which is an average over 70% of state revenue.

Increased tax revenue is an indication of an increase in tax compliance. Contribution of tax revenue of the state revenue would require awareness of every taxpayer to participate actively in the implementation and taxation liabilities. But the tax compliance rate in Indonesia is still very low when compared with other countries, even though the tax is the lifeblood of the nation's economy. Therefore, it takes consciousness of every taxpayer to participate actively in the implementation and taxation liabilities.

The comparison between the amount of the taxpayer (WP) registered obliged to submit annual tax return with the submission of Annual Income Tax rate ranged between 33.45% (2002) to 53.70% (2012). Even in 2007 was at its lowest with only reached 30.21%. In 2012, of the 17,659,317 registered WP are obliged to submit tax return, only that the SPT Annual 9,482,480. That compliance is only on formal aspects or the administrative submission of tax return, even though there are several other compliance that can be used as a

benchmark in accordance with the principle of self-assessment, namely: compliance enroll as WP, compliance fill out and submit tax returns with the correct, complete and clear and adherence to pay tax payable in accordance with the provisions. From the material presented, compliance can be seen from the truth as well as the timeliness of registration, reporting and payment.

Manurung (2013) said that the increase in the number of taxpayer over the years have not been able to optimize the amount of tax revenue to be achieved so that the level of taxpayer compliance is still fairly low. In addition, according Hutagaol (2012), the level of tax compliance is still low will cause the difference between the amount of taxes paid by the taxpayer with the amount of taxes that should be paid the greater. Such difference represents an opportunity lost tax revenue (tax revenue forgone).

Organization for Economic Co-Operation and Development (2004) states that in the implementation of tax collection, tax administration will face the risk of a tax can not be withdrawn from the taxpayer because the taxpayer does not comply with the tax laws so that no withholding taxes are not paid. Risk is commonly referred to compliance risk. For operational efficiency and effectiveness, modernization of tax administration should be able to identify this risk so as to formulate strategies that will be used to counteract the appearance of compliance risk.

In addition, the Organization for Economic Co-Operation and Development (2004) found a way to determine whether the tax has been paid are in accordance with the actual tax payable under the Act in force, namely through The Compliance Risk Management Process model. Through the model of the OECD is expected to become one of the reference that can be used generally in managing the risk of non taxpayer.

Manurung (2013) revealed that one of the objectives of DGT about risk management is to encourage tax compliance. Therefore, the Directorate General of Taxation as tax compliance builder and owner of the policy and taxation should be able to develop a policy administration and tax services that facilitate, binding and creates a positive impression for the taxpayer. This can be achieved through the improvement of risk management on taxation so that the level of tax compliance in Indonesia may increase.

Increased compliance through risk approach was developed by the Directorate General of Taxes through institutional transformation program called "Compliance Risk Management". This is in accordance with the risk management process according to the Minister of Finance Regulation No. 191 / PMK.09 / 2008 consists of the establishment of context, risk identification, risk analysis, risk evaluation, risk management, monitoring and review, as well as communication and consultation.

Risk management was developed and used as a strategy to improve the performance of the tax authorities more effectively and focus. This is done through the introduction of more depth to the taxpayer at risk based on the desired parameters such as category of business, a certain time period, or geographical location. With such strategic categorization, the treatment of Taxpayers also can be done based on risk nationally. The tax authorities can determine the category of what to do as socialization, education, examination or law enforcement based on the level of risk the taxpayer (Sakti, 2014).

If the risks are managed appropriately with clear goals, then the next step is to select or develop appropriate management strategies to deal with the behavior of taxpayers. A good strategy is effective and efficient and sustainable in risk management and improve tax compliance in this case is a combination of proactive and reactive detection of the symptoms of non-compliance (Sutaryono, 2010).

II. Teoritical Framework

This study is based on Theory of Planned Behavior is the theory of the behavior of the taxpayer in a taxation compliance action. This theory explains that the intention to behave can cause the behavior displayed by individuals. In the Theory of Planned Behavior, behavior displayed by individuals arise because of the intention to behave. While the advent of intention to behave is determined by three determining factors, namely:

1. Behavioral beliefs, the beliefs of individuals will be the result of an evaluation of the conduct and the results (strength beliefs and outcome evaluation).
2. Normative beliefs, the beliefs about the normative expectations of others and motivation to fulfill these expectations (normative beliefs and motivation to comply).
3. Control beliefs, ie beliefs about the existence of the things that support or inhibit behavior that will be displayed (control beliefs) and the perception of how strong the things that support and hinder his behavior (perceived power).

Obstacles that may arise during the conduct displayed can come from within themselves and from the environment. Sequentially, behavioral beliefs produce attitude towards positive or negative behavior, normative beliefs generate perceived social pressure or subjective norms and control beliefs give rise to perceived behavioral control or control behavioral perceived (Ajzen, 2002).

The reason for use the framework of the model Theory of Planned Behavior (TPB) because the model of TPB is a theory model of behavior that has been proven to provide an explanation significant that attitude, subjective norm, and control of behavioral perceived influence on the behavior of non-compliant taxpayers. Some researchers use the framework of the model Theory of Planned Behavior (TPB) to explain the tax compliance behavior of the individual taxpayer (Blanthorne 2000; Bobek 2003). Bobek and Hatfield (2003), Blanthorne (2000), and Hanno & Violette (1996) utilizing the Theory of Planned Behavior (TPB) to explain the tax compliance of the individual taxpayer (WPOP). Findings Bobek and Hatfield (2003), and Hanno & Violette (1996) is the attitude toward tax noncompliance significantly influence intention tax noncompliance.

In formal terms, compliance risk management is a structured process of systematic identification, assessment, rating, and appropriate tax treatment of risk (for example, do not enroll, tax reporting delays etc). As risk management in general, compliance risk is a process comprising the steps of decision support.

According to Ilyas (2013), management (mitigation) risk is done through the implementation of internal control systems consistently and effectively by all the tax authorities. Therefore, the Directorate General of Taxation designing internal control systems in accordance with the model of the internal control system made by the Committee of Sponsoring Organizations of the Treadway Commission (COSO). In this case, Account Representative process of

identification and risk assessment of taxation of all risk factors taxpayer noncompliance.

The tax risk assessment is done by knowing what the risks faced by the taxpayer (risk identification) and how its significance (risk assessment). Implementation of the risk identification process carried out at least by analyzing:

- a. Characteristics inherent tax risk on the taxpayer.
- b. Tax risk of business activities of the taxpayer. In this case, Account Representative conducted an analysis of business activities of the taxpayer and know in detail the inherent tax risk.

Taxpayers risk assessment at the policy level is absolutely necessary for the tax administration is not possible to conduct examination of the entire registered taxpayers considering the limited resources available (OECD, 2004). Therefore, the tax administration needs to do a systematic approach in determining the taxpayer to be checked. The systematic approach that is commonly used by the tax administration in many countries is a risk based approach taxpayer noncompliance (risk based approach). The risk of non taxpayer is a risk that should be borne by the tax administration because no taxpayer behavior that does not comply with the provisions of taxation (OECD, 2004).

If the taxpayer associated with non-compliance in reporting on her tax return, the taxpayer can be divided into three groups based on the risk of disobedience (OECD, 2001), the risk of non-compliance is low, medium, and high. Noncompliance low risk group includes taxpayer who knowingly have the will to be obedient. Medium-risk group of non-compliance include group taxpayers are in principle willing to carry out tax obligations but is having difficulty because of a lack of understanding of things that it was his duty. While the high-risk groups include a group of non-compliance taxpayer who consciously do not want to fulfill their tax obligations.

The risk management process according Djohanputro (2008) consists of:

1. Identification of risks, ie identifying the risks that would be faced by the company.
2. Measurement of risk, which refers to the quantity and quality of the risk factors.
3. Mapping of risk, namely the risk of setting priorities in order of importance for the company.
4. Management of the risk, which is managing the overall risk.
5. Control and supervision of risks, namely the risk of changes to monitor the development of the company.

To improve taxpayer compliance, tax authorities need to approach or treatment (compliance strategies) are different based on risk level. Compliance strategies that can be done to the taxpayer based on risk level is as follows (OECD, 2004):

Table 1: Level of Risk, Compliance Conduct and Compliance Strategy

Level of Risk	The behavior of the Compliance Risk Level	Compliance Strategies
High	1. Taxpayers who deliberately intention to disobey 2. Taxpayers who do not comply but would obey if any supervision.	Law enforcement in full (examination)
Medium	Taxpayer seeks to be obedient but have not been successful	Assistance to be obedient (extension)
Low	Taxpayers who voluntarily obey	The provision of facilities in the implementation of tax obligations (servicing)

III. Research Methods

The method used in this research is descriptive method. To support the analysis in this study, researchers used questionnaires as the primary data and secondary data as supporting data.

The variables in this study are:

1. Independent Variable (X)

The independent variable is the effectiveness of risk management. Risk management is a structured and systematic process of identifying, measuring, mapping, develop alternative risk management, and in monitoring and controlling the implementation of risk management. (Djohanputro, 2008). With indicators of risk identification, risk measurement, risk mapping, risk management, and control and supervision of risk (Adapted from Riana;2010)

2. Dependent Variable (Y)

The dependent variable is the level of tax compliance. Taxpayer Compliance was measured by using the Theory of Planned Behavior (TPB) that the behavior displayed by the individual arises because of the intention to encourage taxpayers to behave obediently. (Ajzen, 2002) With the indicator behavioral beliefs, normative beliefs, and control beliefs. (Adapted from Mustikasari;2007)

IV. Result and Discussion

Tax revenues are the largest component of state revenue in a country that has a higher contribution to support the running of the government. The Directorate General of Taxation (DGT) is one of the institutions tasked to secure tax revenues and are required to be able to always meet target achievement of tax revenue continues to increase every year. Directorate General of Taxes through taxation reforms make a special strategy that focuses on improving tax compliance through the function Account Representative. The strategy is pursued through intensive supervision to the taxpayer in order to achieve the target which is to achieve the target of tax revenue and improving tax compliance. Therefore, at this time the task is more focused Account Representative to oversee tax compliance and securing the acceptance of each region using the model of tax compliance risk management. This is done through institutional transformation program of the Directorate General of Taxation, namely "Compliance Risk Management".

Research on the importance of risk management to increase tax compliance was made by the Organization for Economic Cooperation and

Development (OECD) in 2004, entitled "Compliance Risk Management: Managing and Improving Tax Compliance" states that legal sanctions may improve compliance if it has been done approach persuasive to the taxpayer through a structured risk management process and continuous monitoring in the context of the activities of the taxpayer. In addition, research conducted by Santoso (2008) succeeded in making the discriminant function can be used to improve taxpayer compliance by using risk management model that classifies the taxpayer according to risk his disobedience.

Based on the phenomenon has been described and previous studies, the researchers indicate the likelihood that the presence of the effectiveness of risk management in the form of analysis, monitoring and consulting services to taxpayers may impact the level of tax compliance. In this study, researchers used questionnaires as the primary data, then will be analyzed to answer the research problem.

The survey results revealed that the Directorate General of Taxation to reform its taxation focuses on improving tax compliance risk management model using taxpayer compliance. The results showed that the Directorate General of Tax has implemented risk management. This is because now all the Tax Office is required to implement risk management in accordance with the Regulation of the Minister of Finance 191/PMK.09/2008 regarding Implementation of Risk Management in the Ministry of Finance. Therefore, the Directorate General of Taxation issued Circular Letter of the Directorate General of Taxation No.SE-7/PJ/2011 about submission of the Minister of Finance Regulation No. 191/PMK.09/2008 regarding Implementation of Risk Management in the Ministry of Finance stated that the development and implementation of risk management carried out by second-echelon unit Directorate General of Taxes as a unit Own Risk.

On the other hand, the application of risk management requires a very mature preparation of the organization concerned. This includes the preparedness of organizational management, information from internal and external parties, adequate internal controls, human resources (HR) are competent and experienced and good corporate governance. The risk management team, and Account Representative can be said there is less experience dealing with risk management, but they already have the skills to carry out the identification and analysis of information in order to support the successful implementation of risk management. To overcome this, then the Directorate General of Taxation frequently conduct training and seminars for the socialization process of risk management for risk management team and Account Representative so as to create the implementation of effective risk management.

From interviews conducted by the researchers, the majority of taxpayer realizes its obligation to fill SPT correctly, completely, and clearly and deliver it on time, so tend to comply with all the tax obligations and ready to accept any risk due to negligence. To reduce the risk of errors in fulfilling its obligations then the taxpayer decided to consult with the Account Representative. But besides that, there are some things that lead to taxpayer reluctant to comply with the tax obligations that they feel that the tax penalty has not been applied properly, tax rules tend to change and therefore can not understand well the existing taxation system at the moment and fund taxes they pay yet perceived benefits.

The results of Spearman Rank correlation calculations, resulting correlation coefficient of 0.760. This positive correlation value indicates that the higher the effectiveness of risk management, the level of tax compliance will increase. In addition, the significant value of $0.000 < 0.005$ indicate that there is a significant relationship between the effectiveness of risk management at the level of tax compliance. From the results obtained by statistical calculation of the constant $\alpha = 2.974$ and the regression coefficient $b = 0.855$ with 0.000 significance value smaller than $\alpha = 0.05$.

This study successfully explains the relationship between the effectiveness of risk management at the level of tax compliance. The effectiveness of risk management significantly influence the level of taxpayer compliance with the positive direction of the relationship. This indicates that the better the effectiveness of risk management, it will cause an increase in tax compliance. Statistical hypothesis testing results show that the effectiveness of risk management give 53.6% influence on the level of tax compliance. But the effectiveness of risk management is not a major factor affecting the level of tax compliance, because besides that there are other factors that are not observed in this study. These factors among others that the understanding of the self-assessment system, quality of service, performance Account Representative, level of education, modernization of tax administration, the level of income, the perception of the taxpayer against the tax penalties and others.

Hypothesis testing using t test showed that the effectiveness of risk management has a significant effect on the level of tax compliance. This shows that the better the effectiveness of risk management, the level of tax compliance levels will be higher. Therefore, one of the goals of reform and tax administration by implementing risk management within the Ministry of Finance, especially in the Directorate General of Taxes through the oversight function Account Representative to facilitate taxpayers to understand their tax obligations so as to increase the level of tax compliance are effective. It also proves the theory of the Organization for Economic Cooperation and Development (OECD) in 2004, entitled Compliance Risk Management: Managing and Improving Tax Compliance, namely the enforcement of legal sanctions can improve compliance if it has been done persuasive approach to the taxpayer. An effective approach to managing and improving tax compliance is to perform a structured risk management process and continuous monitoring in the context of the activities of the taxpayer.

Just like an economic entity, the tax administration must have faced the problem of limited resources. Therefore, the issue of the use of existing resources effectively and efficiently it is appropriate for serious concern by the tax administration. One of the tools that can be used to achieve the tax collection activities are effective and efficient management of the risk of non-compliance is the taxpayer. Based on the analysis of the risk management, the taxpayer is treated differently according to risk groups disobedience.

V. Conclusion

Implementation of risk management can explain the level of tax compliance. This indicates that the better the effectiveness of risk management, it will cause an increase in tax compliance. The results of this study prove that one

of the goals of reform and tax administration by implementing risk management within the Ministry of Finance, especially in the Directorate General of Taxes through the oversight function Account Representative to facilitate taxpayers to understand their tax obligations so as to increase the level of tax compliance are effective. An effective approach to managing and improving tax compliance is to perform a structured risk management process and continuous monitoring in the context of the activities of the taxpayer.

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